

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: BERNADETTE A GARDNER	§	Case No.: 07-17651
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/27/2007.
- 2) This case was confirmed on 12/12/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/03/2009, 06/18/2009.
- 5) The case was dismissed on 07/01/2009.
- 6) Number of months from filing to the last payment: 14
- 7) Number of months case was pending: 25
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 53,115.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,942.73
Less amount refunded to debtor	\$ 19.02
NET RECEIPTS	\$ 5,923.71

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 440.80
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,940.80**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AVELO MORTGAGE LLC	SECURED	166,000.00	166,135.21	.00	.00	.00
AVELO MORTGAGE	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	7,000.00	500.00	.00	.00	.00
IRS	OTHER	NA	NA	NA	.00	.00
IRS	OTHER	NA	NA	NA	.00	.00
US ATTORNEYS OFFICE	OTHER	NA	NA	NA	.00	.00
AAA CHECKMATE	UNSECURED	2,300.00	2,903.18	2,903.18	315.70	.00
AAA CHECKMATE	OTHER	NA	NA	NA	.00	.00
ALARM DETECTION	UNSECURED	1,612.00	NA	NA	.00	.00
AMERICAN HONDA FINAN	UNSECURED	33,400.00	NA	NA	.00	.00
AT & T	UNSECURED	230.00	NA	NA	.00	.00
AT&T/SBC/ILLINOIS FA	UNSECURED	874.00	NA	NA	.00	.00
CHICAGO AREA OFFICE	UNSECURED	35,670.00	NA	NA	.00	.00
CHICAGO AREA OFFICE	UNSECURED	396.00	NA	NA	.00	.00
CHICAGO AREA OFFICE	UNSECURED	NA	NA	NA	.00	.00
AFNI INC	UNSECURED	1,038.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	1,400.00	2,000.00	2,000.00	217.48	.00
CITY OF CHICAGO PARK	OTHER	NA	NA	NA	.00	.00
COMCAST	UNSECURED	174.00	NA	NA	.00	.00
DIRECTV	UNSECURED	621.43	NA	NA	.00	.00
DISH NETWORK	UNSECURED	934.00	NA	NA	.00	.00
VATIV RECOVERY SOLUT	UNSECURED	5,718.00	11,027.36	11,027.36	119.70	.00
DRIVE FINANCIAL SERV	UNSECURED	5,718.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MTI	UNSECURED	119.00	NA	NA	.00	.00
NEW CENTURY MORTGAGE	UNSECURED	NA	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,526.00	.00	.00	.00	.00
NICOR GAS	OTHER	NA	NA	NA	.00	.00
NICOR GAS	UNSECURED	NA	NA	NA	.00	.00
NOVASTAR MORTGAGE	UNSECURED	NA	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	NA	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	NA	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	NA	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	NA	1,066.03	1,066.03	106.60	.00
ROSALIND MANAGEMENT	UNSECURED	4,600.00	4,544.00	4,544.00	494.12	.00
T MOBILE	UNSECURED	1,394.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	835.00	NA	NA	.00	.00
VILLAGE OF BURNHAM	UNSECURED	250.00	250.00	250.00	25.00	.00
VYRIDIAN REVENUE MAN	UNSECURED	NA	NA	NA	.00	.00
AVELO MORTGAGE LLC	SECURED	NA	11,850.84	.00	.00	.00
CARPET INTERIORS	UNSECURED	1,450.00	NA	NA	.00	.00
B-REAL LLC	UNSECURED	NA	403.10	403.10	40.31	.00
ZALUTSKY & PINSKI LT	PRIORITY	NA	.00	134.00	134.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	500.00	500.00	500.00	.00
WALTER SOROKA	UNSECURED	NA	300.00	300.00	30.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	.00	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	634.00	634.00	.00
TOTAL PRIORITY:	634.00	634.00	.00
GENERAL UNSECURED PAYMENTS:	22,493.67	1,348.91	.00

Disbursements:

Expenses of Administration	\$ 3,940.80	
Disbursements to Creditors	\$ 1,982.91	
TOTAL DISBURSEMENTS:		\$ 5,923.71

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/28/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.